

In re:
Robin Deborah Novak
Debtor

Case No. 25-10046-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 25, 2025

User: admin
Form ID: 309I

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Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Robin Deborah Novak, 3 N Columbus Blvd, PL 263, Philadelphia, PA 19106-1407 |
| tr | + KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552 |
| 14966126 | + Finance Of America Mortgage, Attn: Bankruptcy Attn: Bankruptcy, 5830 Granite Pwy , Ste 400, Plano, TX 75024-6803 |
| 14966129 | Hladik, Onorato & Federman, LLP, Attn: Bankruptcy, 298 Wissahickon Ave, North Wales, PA 19454-4156 |
| 14966141 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |
| 14966144 | Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440 |
| 14966149 | U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| aty | Email/Text: help@cibiklaw.com | Feb 26 2025 03:35:00 | MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 |
| smg | Email/Text: megan.harper@phila.gov | Feb 26 2025 03:41:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Feb 26 2025 05:31:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 26 2025 03:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpregion03.ph.ecf@usdoj.gov | Feb 26 2025 03:41:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14966116 | + Email/PDF: AffirmBKNotifications@resurgent.com | Feb 26 2025 01:52:11 | Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862 |
| 14979720 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 26 2025 01:50:21 | Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14966121 | Email/Text: megan.harper@phila.gov | Feb 26 2025 03:41:00 | City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14966117 | EDI: CAPITALONE.COM | Feb 26 2025 05:31:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14966117 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Feb 26 2025 03:36:22 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14966118 | EDI: CAPONEAUTO.COM | Feb 26 2025 05:31:00 | Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302 |
| 14966118 | Email/PDF: acg.coaf.ebn@aisinfo.com | | |

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| | | Feb 26 2025 01:52:15 | Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302 |
| 14966119 | + Email/Text: bankruptcy@cavps.com | Feb 26 2025 03:41:00 | Cavalry Portfolio Services, Attn: Bankruptcy Attn: Bankruptcy, 1 American Lane , Ste 220, Greenwich, CT 06831-2563 |
| 14966120 | ^ MEBN | Feb 26 2025 00:31:44 | Chimefinal, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417 |
| 14966122 | Email/Text: bankruptcy@philapark.org | Feb 26 2025 03:41:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819 |
| 14966123 | + EDI: WFNNB.COM | Feb 26 2025 05:31:00 | Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14966124 | + EDI: WFNNB.COM | Feb 26 2025 05:31:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14966125 | Email/PDF: creditonebknotifications@resurgent.com | Feb 26 2025 01:50:06 | Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273 |
| 14966133 | EDI: CITICORP | Feb 26 2025 05:31:00 | Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104 |
| 14966127 | + EDI: AMINFOFP.COM | Feb 26 2025 05:31:00 | Fst Premier, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145 |
| 14966127 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Feb 26 2025 01:51:42 | Fst Premier, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145 |
| 14966128 | + EDI: PHINGENESIS | Feb 26 2025 05:34:00 | Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401 |
| 14966130 | EDI: IRS.COM | Feb 26 2025 05:31:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14981691 | EDI: JEFFERSONCAP.COM | Feb 26 2025 05:34:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 14966131 | EDI: JEFFERSONCAP.COM | Feb 26 2025 05:34:00 | Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999 |
| 14966132 | Email/Text: PBNCNotifications@peritussservices.com | Feb 26 2025 03:35:00 | Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043 |
| 14969004 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 26 2025 02:03:08 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14975289 | + EDI: AISMIDFIRST | Feb 26 2025 05:31:00 | MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 14975289 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Feb 26 2025 01:51:47 | MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 14966134 | + EDI: AISMIDFIRST | Feb 26 2025 05:31:00 | Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648 |
| 14966134 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Feb 26 2025 01:51:38 | Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648 |
| 14966135 | + Email/Text: nsm_bk_notices@mrcooper.com | Feb 26 2025 03:36:00 | Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098 |
| 14966136 | + EDI: NFCU.COM | Feb 26 2025 05:34:00 | NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000 |
| 14966137 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Feb 26 2025 03:41:00 | Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922 |
| 14966138 | Email/Text: fesbank@attorneygeneral.gov | Feb 26 2025 03:41:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |

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| 14966139 | EDI: PENNDEPTREV | Feb 26 2025 05:31:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14966139 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 26 2025 03:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14966140 | ^ MEBN | Feb 26 2025 00:32:06 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14966142 | Email/Text: bankruptcy@philapark.org | Feb 26 2025 03:41:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538 |
| 14966143 | EDI: SYNC | Feb 26 2025 05:31:00 | Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14966143 | Email/PDF: ais.sync.ebn@aisinfo.com | Feb 26 2025 03:36:15 | Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14968929 | ^ MEBN | Feb 26 2025 00:31:55 | TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931 |
| 14966145 | + EDI: WTRRN BANK.COM | Feb 26 2025 05:31:00 | Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 |
| 14966146 | Email/Text: TFS_Agency_Bankruptcy@toyota.com | Feb 26 2025 03:41:00 | Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001 |
| 14966147 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Feb 26 2025 03:41:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 |
| 14966148 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Feb 26 2025 03:41:00 | U.S. Department of Education, c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1911 |
| 14966268 | Email/PDF: OGCRRegionIIIBankruptcy@hud.gov | Feb 26 2025 02:26:39 | U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107 |
| 14975292 | Email/Text: EDBKNotices@ecmc.org | Feb 26 2025 03:35:00 | US Department of Education, PO Box 16448, St. Paul, MN 55116-0448 |
| 14966150 | Email/Text: bankruptcynotices@varomoney.com | Feb 26 2025 03:41:00 | Varo Bank, Attn: Bankruptcy 222 Kearny Street 9th F, San Francisco, CA 94108 |
| 14966151 | ^ MEBN | Feb 26 2025 00:31:38 | Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809 |

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| DENISE ELIZABETH CARLON | on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| MICHAEL A. CIBIK | on behalf of Debtor Robin Deborah Novak help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 4

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|--|----------------------------------|-------------|---|
| Information to identify the case: | | | |
| Debtor 1: | Robin Deborah Novak | | Social Security number or ITIN: xxx-xx-9583 |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | Social Security number or ITIN: _____ |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | Eastern District of Pennsylvania | | Date case filed for chapter: 13 1/6/25 |
| Case number: | 25-10046-amc | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | Robin Deborah Novak | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 3 N Columbus Blvd PL 263 Philadelphia, PA 19106-1407 | |
| 4. Debtor's attorney Name and address | MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215-735-1060 Email: help@cibiklaw.com |
| 5. Bankruptcy trustee Name and address | KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106 | Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 2/25/25 |

For more information, see page 2

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| 7. Meeting of creditors | March 21, 2025 at 9:00 AM | Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called. | For additional meeting info. go to https://www.justice.gov/ust/moc |
| 8. Deadlines | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: | Filing deadline: 5/20/25 Filing deadline: 3/17/25 Filing deadline: 7/5/25 |
| | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 9. Filing of plan | The debtor has filed a plan. This plan proposes payment to the trustee of \$450.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/27/25 at 9:30 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003 | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. | |